

### REMARKS

This application has been reviewed in light of the Office Action dated December 14, 2005. Claims 1-29 are now pending in this application. Claim 21 has been amended to correct an informality. Claims 1, 20, and 21 are in independent form.

Applicants acknowledge with appreciation the allowance of claims 1-29.

As discussed with the Examiner in a series of telephonic interviews, Applicants submit herewith an Information Disclosure Statement (IDS) enclosing the references that the Examiner indicated as being missing from the IDSs filed March 19, 2004 and May 2, 2005. Additionally, if applicable, English abstracts, description of the references in English, or corresponding U.S. patents for references in languages other than English are also provided.


Applicants have amended the specification, in response to the Examiner's objection thereto, to correct the informality in paragraph 53. Withdrawal of this objection is therefore respectfully requested. In addition, Applicants have corrected other minor errors in the specification. No new matter has been added.

Claim 21 has been amended in response to the Examiner's objection to that claim as lacking antecedent basis for the term "transaction card." It is believed that this objection has been obviated, and, accordingly, withdrawal of this objection is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our below listed address.

Respectfully submitted,

  
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